

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

Applicants: Walker et al.  
Application No.: 09/654,933  
Filed: September 1, 2000  
Title: METHOD, APPARATUS AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS  
Attorney Docket No. 96-108-C2  
Confirmation No.: 7050  
Group Art Unit: 3696  
Examiner: COLBERT, Ella

**RESPONSE to the RESTRICTION REQUIREMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

This paper is responsive to the Non-final Office Action mailed on July 11, 2008 (Part of PaperNo./Mail Date 20080702), which imposes a Restriction Requirement for the above-identified application.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.